

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
ALEXANDRIA DIVISION

In re Jeffrey B. Fragala

Debtor

Case No. 14-11084-RGM

Chapter 13

ORDER APPROVING MOTION FOR LOAN MODIFICATION

Jeffrey B. Fragala, Debtor herein, is before the Court on a motion for approval of a mortgage modification agreement between Debtor and Nationstar Mortgage, LLC.

The parties having agreed to terms modifying the mortgage on real property that has vested in the debtors (the debtors' principal personal residence) and good cause being shown therefor, it is hereby

ORDERED that Jeffrey B. Fragala and Nationstar Mortgage, LLC. be permitted to modify the existing mortgage agreement on the property located at 43450 Randfield Lane, South Riding, VA 20152, with the following terms:

Pursuant to Local Rule 6004-4 Notice is given of the following terms and conditions of the Modification: (UPB=Unpaid Principal Balance)

Existing Mortgage		Modified Mortgage	
Current UPB	\$378,176.14	Modified UPB	\$411,474.31
Current Maturity Date	12/1/2040	Modified Maturity Date	9/1/2054
Current Term	30 years	Modified Term	40 years
Current Payment Due Date	1 st of month	Modified Due Date	1 st of month
Current P&I	\$2159.12	Modified P&I	\$2052.72
Current Interest Rate	5.250%	Modified Interest Rate	5.250%

Years	Interest Rate	Interest Rate Date Change	Monthly Principle and Interest Payment	Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
1-40	5.250%	08/01/2014	\$2,052.72	\$598.35 May adjust periodically	\$2651.07 May adjust periodically	09/01/2014	480

The modified mortgage capitalizes arrearages accrued.

Any claim for arrearages is waived upon entry of this order, and trustee shall be under no further duty to make payment on account of that claim.

The Clerk's office is directed to send a copy of this order to all parties in interest.

Date Sep 29 2014

/s/ Robert G Mayer

Robert G. Mayer, Judge

Entered on Docket: September 30, 2014

I ASK FOR THIS:

ROBERT A. ADES & ASSOCIATES, P.C.

/s/ Lois Ilaine Upton
Lois Ilaine Upton, VSB # 31153
5419B Backlick Road
Springfield VA 22151
(703) 642-9500 (phone)
(703) 750-0963 (fax)

SEEN:

/s/ Thomas P. Gorman
Thomas P. Gorman, Esq.
Chapter 13 Trustee
300 N. Washington Suite 400
Alexandria, VA 22314

Local Rule 9022-1(C) Certification

The foregoing order was endorsed by and/or served on all necessary parties pursuant to Local Rule 9022-1(C).

/s/ Lois Ilaine Upton

Lois Ilaine Upton

Copies to:

Thomas P. Gorman, Esq.
Chapter 13 Trustee
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Alexandria, VA 22314

Lois Ilaine Upton
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Nationstar Mortgage LLC
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RICHMOND VA 23219

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